

[illegible]

1. **Term Lease:** "You" and "Your" mean the lessee and its agents, "its," "his" and "her" mean the lessor, and any assignee of this Lease. The terms, conditions, and provisions of this Lease govern your lease and each of you agree to accept the terms and conditions of this lease. You hereby agree to be an "at-fault" lessee. You agree to be the Vehicle described below. You agree to be the lessee in good faith of the vehicle under this Lease and shall not allow any other persons to use the Vehicle in this Lease. "It" means automobile. The Consumer Lessor and Addressee must have and hold one of the following: You are leasing the Vehicle and have no ownership rights in the Vehicle until you exercise your purchase option.

Monthly Payment/Lessors: If you payment schedule shows monthly scheduled payments in Item 24, your lease is a monthly payment lease.

Down Payment/Lessors: If your payment schedule shows a down payment, down payment in Item 24, your lease is a single payment lease.

I. The Vehicle							Primary Use	
Model/Year	Make	Model	Body Style	Vehicle ID #	Color(s)	Personal, unless otherwise indicated below: <input type="checkbox"/> Business <input type="checkbox"/> Personal		
1980	CHEVROLET	MALIBU	4DR SEDN LT V 161G155STBHF144670	4745		<input type="checkbox"/> Business	<input type="checkbox"/> Personal	

CONSUMER TRADING AND DISBURSMENTS			
1. Amount Due at Leases Bidding or Closing	2. Scheduled Payments	3. Other Charges (per part of your scheduled payments)	4. Total of Payments to Date (sum of parts 1, 2, and 3) Have paid by the end of the Month
A. Year to Date on 11/05/12 followed by 271.26 due on 11/05/12 followed by 6th monthly payments of 271.26 due on 6th day of each month	A. Question for 1st and 2nd payments to be paid by 11/05/12 followed by 6th monthly payments of 271.26 due on 6th day of each month	B. <u>105.89</u> C. <u>N/A</u> D. <u>N/A</u>	
6103.33	C. The Total of your Scheduled Payments is 1105.89	D. Total <u>305.87</u>	19944.72 21244.10 - 105.89 GHI

6. Reconciliation of Amount Due to Leasee/Amount Due to Lessor			
A. Amount Due on Leasee Signing or Delivery		B. Then the Amount Due on Leasee Signing or Delivery will be paid:	
1. Capitalized cost reduction	6024.29	1. Hire truck in advance	
2. Taxes on capitalized cost reduction	N/A	2. Rebates and merchant credits	4983.00
3. First monthly payment	271.30	3. Amount to be paid in cash	1650.00
4. Sample uncharged payment	N/A		
5. Relationship and deposit	N/A		
6. Lease corporation fee	N/A		
7. Title fee	N/A		
8. Licenses and registration fee	N/A		
9. Salesperson fee	N/A		
10. N/A	N/A		
11. N/A	N/A		
	6309.00		

7. What scheduled payment is made on each below:		
A. Gross capitalized cost. The spread shown on the Vehicle's <u>22,550.00</u> and any loans you pay over the lease term less taxes on option contracts, insurance, and any qualified prior credit or lease balance.		29,027.40
B. Lessor's total deduction. The amount of any trade-in allowance, rebates, cashback, etc. or cash you pay that reduces the gross capitalized cost.		6,028.75
C. Adjusted capitalized cost. The amount used in calculating your base scheduled payment.		22,998.65
D. Residual value. The value of the vehicle at the end of the lease used in calculating your base scheduled payment.		11,623.75
E. Depreciation and any unearned amounts. The amount charged for the vehicle's decline in value through normal use and for any parts paid over the lease term.		11,174.90
F. Purchased option. The amount charged in a lease-to-purchase deal, and any unearned amounts.		1,845.55
G. Total of base scheduled payments, the depreciation and any unearned amounts plus the net charge.		13,020.40
H. Less taxes payable. The number of payments in your Lease.		271.40
I. Base scheduled payment.		51.60
J. Purchased in (a).		51.60
K. $\frac{H - J}{I}$		51.60
L. $\frac{G - J}{I}$		271.20
M. $\frac{H - J}{I} + \frac{G - J}{I}$		322.80
N. $\frac{G - J}{I} - \frac{H - J}{I}$		271.20

[illegible]

13. Verification of Capital Expended Cost			
A. Agreed upon value of the Vehicle	22,625.00	Optimal Products and Services	
B. Other amounts included in the gross capitalized cost:		C. <i>N/A</i>	
C. Taxes	1,163.24	D. <i>N/A</i>	
D. Title, license, and registration fees	1,000.00	E. <i>N/A</i>	
E. Lessee acquisition fee	595.00	F. <i>N/A</i>	
F. Documentation fee	225.00	G. <i>N/A</i>	
G. Prior trade or lease balance	3,518.72	H. <i>N/A</i>	
H. <i>N/A</i>	<i>N/A</i>	I. <i>N/A</i>	
I. <i>N/A</i>	<i>N/A</i>	J. Total Gross Capitalized Cost	28,627.24

[illegible][illegible]

1. LEASE AND ASSIGNED OR ASSUMED INSURANCE COVERAGE

The true marital Body Unit Coverage with a \$100,000 / \$1,000,000 limit, Fire Property Coverage Coverage with a 150,000 / 1,000,000 limit, and a combined 150,000 / 1,000,000 limit, Life Insurance, Fire, Theft and Comprehensive Coverage with a maximum of \$100,000 (see Item 20) for the insured, is in force. This coverage is provided by NATIONAL LIFE INSURANCE COMPANY. This confirms that insurance policies that meet the requirements described in this Lease are in force on the date of this Lease and are in compliance with the requirements of the Lease.

Insurance Company Name NATIONAL LIFE INSURANCE Insurance Agency Name NATIONAL LIFE INSURANCE  
Agency Address PO BOX 9376 Agency Phone Number (727) 566-9273  
Agent's Name NATIONAL LIFE SALES COLLECTION Policy Number 92329

<p>Deadline: <u>CRISTIAN</u> <u>2/28/2012</u></p> <p><b>IS RE-ENROLLING LEASE AND/OR LEASE TERM</b></p> <p>A. The Lease is assigned to and on a lease determined as follows: (1) if the date of the Lease is on 2/28, 5/28, or 3/1st of the month, then with the 1st day of the month immediately following the date of the Lease and more forward by the number of months to the next term (then 10/1, 7/1 or 4/1 if the date is not the 28th, 20th, or 31st of the month, then with the date of the Lease and more forward by the number of months to the lease term (then 10/1).</p> <p>B. The scheduled lease term is <u>30</u> months</p>	<p><b>IS A HIGH-LEASE OR NOT CHANGED</b></p> <p>The Lease contains the high agreement between you and us relating to the (1) (a) Any change to the Lease must be in writing and you and we must agree. No changes are binding.</p> <p>Leasee Signs X <u>[Signature]</u></p> <p>Co-Leasee Signs X <u>[Signature]</u></p>
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NOTICE: THE OTHER SIDE OF THIS LEASE CONTAINS IMPORTANT TERMS AND CONDITIONS, INCLUDING AN ARBITRATION PROVISION, THE TRADING AGREEMENT, AND A RELEASE OF LIABILITY. PLEASE READ THEM CAREFULLY.

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this Lease, you or we may elect to resolve any disputes by arbitration and not by a court action. See the Arbitration Provision for full details regarding the agreement to arbitrate.

Tenant Signature \_\_\_\_\_ Co-Lessee Sign'd R \_\_\_\_\_

Wishes to hereby grant that the rights, and not the obligations, of § 33.72, to purchase water with the asset described by DWA Lease No. 1 to be shared by § 33.72, pursuant to an agreement between § 33.72 and § 33.72.

NOTICE TO THE LESSEE: DO NOT SIGN THIS LEASE BEFORE YOU READ IT OR IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS LEASE WHENEVER YOU SIGN IT. KEEP IT PROTECTED FOR YOUR LEGAL PROTECTION.

YOU AGREE TO THE TERMS OF THIS LEASE. YOU ACKNOWLEDGE YOU HAVE EXAMINED THE VEHICLE, THAT THE VEHICLE IS EQUIPPED AS YOU WANT, AND THAT IF YOU APPROVE THIS LEASE, YOU ACCEPT THE VEHICLE FOR ALL PURPOSES OF THE LEASE. YOU UNDERSTAND THAT YOU HAVE NO OWNERSHIP INTEREST IN THE VEHICLE UNLESS YOU EXERCISE YOUR OPTION TO PURCHASE THE VEHICLE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, YOU GAVE FULL AND TRUTHFUL ANSWERS TO ALL QUESTIONS ASKED BY THE LESSOR. YOU AGREE TO PAY THE LESSOR THE MONTHLY PAYMENT OF \$1,000.00 PER MONTH, PLUS TAXES, FEES, AND CHARGES, AND YOU UNDERSTAND YOU MAY TAKE IT AND RETURN IT TO THE LESSOR. YOU ACKNOWLEDGE THAT YOU READ BOTH SIDES OF THIS LEASE, INCLUDING THE ARBITRATION CLAUSE, AND YOU AGREE TO THE TERMS OF THIS LEASE.

LESSOR SIGNATURE			
Lessors Signature	Date	Co-Lessor Signature	Date
<i>[Signature]</i>	11/1/07	H/A	H/A

Type/Print Lessee Name _____		Type/Print Co-Lessee Name _____	
COMMERCIAL LESSEE SIGNATURE			
Commercial Lessee _____		Date _____	By _____
Type/Print Name _____	Type/Print Title _____		
LESSOR'S ACCEPTANCE			

This Lessee's authorized signature indicates the Lessor has accepted the terms, conditions and other provisions hereof.

Lessor Name: SERPENTINI CHEVROLET  
 Lessor Office Name: WELLS FARGO AGENT  
 Assignee Name: AGAC LEASING LTD  
 LAW FIRM OF NEW YORK, INC.

By: [Signature]  
 Title: [Blank]  
 Name: KEVIN HOLLY  
 Title: TRUSTEE

\_\_\_\_\_

10. The following table shows the number of people who have been convicted of a crime in the United States since 1970, by race and sex. The data are from the U.S. Department of Justice, Bureau of the Census, and the U.S. Department of Education, Office of Education Statistics.

\_\_\_\_\_

\_\_\_\_\_

1  
2  
3  
4

1

\_\_\_\_\_

10

[illegible]

10. *Journal of the American Medical Association*, 2000; 283: 2686-2692.

1. *Journal of the American Medical Association*, 1997; 278: 1039-1044.

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1. *Chlorophyll a* (Chl *a*)

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

1. *Journal of the American Medical Association*, 1990; 263: 1027-1031.



# OHIO CERTIFICATE OF TITLE

ISSUING CNTY PORTAGE  
RESIDENT CNTY SUMMIT

STATE OF OHIO

No. 67 0204 2510

ORIGINAL

ISSUE DATE  
11/17/2017

IDENTIFICATION NUMBER

1G1ZE5ST8HF144670

COMMENTS

PURCHASE PRICE

\$22,650.00

EXEMPT

RL

MLO BRAND ACTUAL

YEAR

2017

BODY TYPE

4D

MILEAGE

4,745

MAKE

CHEV

MAKE DESCRIPTION

CHEVROLET

MODEL DESCRIPTION

MALIBU

EVIDENCE

OH-6701926812

CONVERSION

BRAND(S)

OWNER

ACAR LEASING LTD

4001 EMBARCADERO DR  
ARLINGTON, TX 76014

PREVIOUS OWNER

SERPENTINI CHEVROLET TALLMADGE

140 WEST AVE  
TALLMADGE, OH 44278

FIRST LIENHOLDER DATE OF LIEN: 11/17/2017

WELL FARGO BANK NA AS  
COLLATERAL AGT

PO BOX 9000  
LUTHERVILLE, MD 21094

LIEN DISCHARGE

Lienholder

LIEN DISCHARGE

Lienholder

by:

Authorized signature

date

CLERK LIEN CANCELLATION

by:

Deputy Clerk

date

by:

Authorized signature

date

CLERK LIEN CANCELLATION

by:

Deputy Clerk

date

WITNESS MY HAND AND OFFICIAL SEAL THIS 17TH DAY OF NOVEMBER, 2017

%140865601



\* % 1 4 0 8 6 5 6 0 1 \*

%140865601



JILL FANKHAUSER  
CLERK OF COURTS

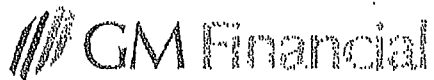
MAT  
MA

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS.

BMV 3800 4/16 [760-1503]

EXHIBIT

B




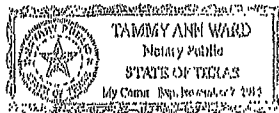
STATEMENT FROM REGISTERED OWNER

This is to hereby certify that ACAR Leasing, Ltd. is a wholly owned subsidiary of AmeriCredit Financial Services, Inc. dba GM Financial.

  
Account Representative

Subscribed and sworn before me on this 21 day of Jan 2014.

  
Notary Public



EXHIBIT

C

Execution Version

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ACAR LEASING LTD.,  
as Borrower,

AMERICREDIT FINANCIAL SERVICES, INC.,  
as Lender and as Servicer

WELLS FARGO BANK, NATIONAL ASSOCIATION,  
as Administrative Agent and as Collateral Agent

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AMENDED AND RESTATED  
CREDIT AND SECURITY AGREEMENT

Dated as of May 23, 2013

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NYC01\_84715597v5

(d) The Collateral Agent hereby makes the following representations on warranties on which the Borrower and the Lender shall rely:

(i) the Collateral Agent is a national banking association duly organized, validly existing and in good standing under the laws of the United States; and

(ii) the Collateral Agent has full power, authority and legal right to execute, deliver and perform this Agreement and shall have taken all necessary action to authorize the execution, delivery and performance by it of this Agreement.

**SECTION 3.3. Release of Collateral.**

(a) The Collateral Agent may, and when required by this Agreement will, execute instruments to release property from the security interest granted pursuant to Section 3.2, or convey the Collateral Agent's interest in the same, in a manner and under circumstances consistent with this Agreement. The Collateral Agent will release property from the security interest granted pursuant to Section 3.2 only pursuant to and in accordance with this Agreement. The Collateral Agent may rely upon an Officer's Certificate and an Opinion of Counsel in connection with any such release. Counsel rendering any such Opinion of Counsel may rely, without independent investigation, on the accuracy and validity of any certificate or other instrument delivered to the Collateral Agent, in connection with any such action.

(b) The Collateral Agent will be deemed to release, and does release, any and all Liens and other rights and interests it possesses or may possess from time to time, without further action of the parties, in, to and under a Collateral Leased Vehicle, the proceeds thereof and the rights of the related Borrower and/or AmeriCredit (individually or as Servicer) under any contract or agreement for the sale or other disposition of such Collateral Leased Vehicle (including pursuant to any insurance policy with respect to or covering such Collateral Leased Vehicle), effective immediately prior to the sale or other disposition of such Collateral Leased Vehicle (provided that the Servicer will deposit all proceeds of such Collateral Leased Vehicle in accordance with the Basic Servicing Agreement and, if applicable, the related Servicing Supplement thereto).

(c) No party relying upon an instrument executed by the Collateral Agent as provided in this Section 3.3 is required to verify the Collateral Agent's authority, inquire into the satisfaction of any conditions precedent or require evidence as to the application of any monies.


(d) The Collateral Agent, at such time as the Secured Obligations and all sums due to the Administrative Agent pursuant to Section 7.5 have been paid in full, will release the Collateral from the security interest granted pursuant to Section 3.2 and release to the Borrower or any other Person entitled thereto any funds then on deposit in any Collection Account.

(e) Upon the request of the Borrower, the Collateral Agent agrees to execute and deliver any termination statements for filing under the provisions of the UCC of any applicable jurisdiction pursuant to Section 3.1(b)(ii) in connection with the release of the security interest granted pursuant to Section 3.2.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed by their respective officers duly authorized as of the day and year first above written.

ACAR LEASING LTD.,  
as Borrower

By: WILMINGTON TRUST COMPANY,  
not in its individual capacity, but solely as Owner  
Trustee

By:   
Name: Rachel L. Simpson  
Title: Assistant Vice President

AMERICREDIT FINANCIAL SERVICES, INC.,  
as Lender and as Servicer

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

WELLS FARGO BANK, NATIONAL ASSOCIATION,  
as Administrative Agent and as Collateral Agent

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

[Signature Page to the Amended and Restated Credit and Security Agreement]

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed by their respective officers duly authorized as of the day and year first above written.

ACAR LEASING LTD.,  
as Borrower

By: WILMINGTON TRUST COMPANY,  
not in its individual capacity, but solely as Owner  
Trustee

By: \_\_\_\_\_  
Name:  
Title:

AMERICREDIT FINANCIAL SERVICES, INC.,  
as Lender and as Servicer

By: Shelli Fitzgerald  
Name: Shelli Fitzgerald  
Title: Senior Vice President,  
Corporate Finance

WELLS FARGO BANK, NATIONAL ASSOCIATION,  
as Administrative Agent and as Collateral Agent

By: \_\_\_\_\_  
Name:  
Title:

[Signature Page to the Amended and Restated Credit and Security Agreement]



IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed by their respective officers duly authorized as of the day and year first above written.

ACAR LEASING LTD.,  
as Borrower


By: WILMINGTON TRUST COMPANY,  
not in its individual capacity, but solely as Owner  
Trustee

By: \_\_\_\_\_  
Name:  
Title:

AMERICREDIT FINANCIAL SERVICES, INC.,  
as Lender and as Servicer

By: \_\_\_\_\_  
Name:  
Title:

WELLS FARGO BANK, NATIONAL ASSOCIATION,  
as Administrative Agent and as Collateral Agent

By:  \_\_\_\_\_  
Name: Cheryl Zimmerman  
Title: Vice President

[Signature Page to the Amended and Restated Credit and Security Agreement]